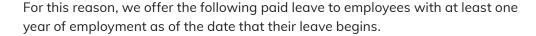
MATERNITY AND PATERNITY LEAVE

DriveTime knows how important it is for parents to bond with their new baby.





MATERNITY I FAVE

Payor	Less Than One Year of Service	Between One and Three Years of Service	Three or More Years of Service
MetLife Short-Term Disability (STD) Insurance	60% of eligible earnings as approved by the STD plan	60% of eligible earnings as approved by the STD plan	60% of eligible earnings as approved by the STD plan
DriveTime	N/A	40% of eligible earnings while you are receiving STD benefits	40% of eligible earnings while you are receiving STD benefits
		If STD approved claim period is less than eight weeks, DriveTime will pay 100% of eligible earnings from end of STD to eight weeks after delivery	If STD approved claim period is less than eight weeks, DriveTime will pay 100% of eligible earnings from end of STD to 12 weeks after delivery

Note: You can add your newborn onto your insurance plan(s) within 31 days of the newborn's date of birth. Refer to page 5 for details.

MATERNITY LEAVE EXAMPLE

- Juanita delivers her baby on January 7, 2020.
- Juanita has four years of service with DriveTime on the day she delivers her baby.
- Her annual base rate of pay is \$40,000 on January 7. In 2019 she earned \$500 in bonus.
- STD is approved for six weeks beginning on January 7.
- Her eligible earnings are \$778.85 (\$40,000 + \$500 = \$40,500/52 weeks = \$778.85).

First two weeks: January 7-January 21 is the 14-day waiting period for benefits to begin. Juanita can use her PTO

during these two weeks to be paid.

Next four weeks: January 22-February 18, Juanita is paid \$467.31 (\$778.85 x 60%) weekly for the next four

weeks by MetLife and \$311.54 (the balance of the \$778.85 - \$457.31) weekly for the next four

weeks by DriveTime

Next six weeks: February 25-March 31, Juanita will be paid \$778.31 by DriveTime

Total leave: 12 weeks

Total paid: MetLife: \$1,869.24

DriveTime: \$5.916.02

PATERNITY LEAVE

Employees will receive two weeks at 100% pay.